

Brenda S. Morgan
BBM 18518722

WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, HOMESIDE LENDING, INC., a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said HOMESIDE LENDING, INC. does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, his successors and/or assigns the following described real estate, situated in De Soto County, Mississippi:

Lot 25, BELL CREEK SUBDIVISION, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 51, Page 25, in the Office of the Chancery Court Clerk of DeSoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said HOMESIDE LENDING, INC. does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said HOMESIDE LENDING, INC. by Kelly J. Riggle, its Vice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this 28th day of December, 2001.

ATTEST:

(CORPORATE SEAL)

HOMESIDE LENDING, INC.

By: Kelly J. Riggle

Its: Vice President

Tracy Johnson
Asst. Secretary

STATE OF FL
COUNTY OF Duval

I, ALLAN W. ATZERT, a Notary Public in and for said County, in said State, hereby certify that Kelly J. Riggle, whose name as Vice President of HOMESIDE LENDING, INC., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said HOMESIDE LENDING, INC..

Given under my hand and official seal, this the 28th day of December, 2001.

Notary Public

ALLAN W. ATZERT

My Commission Expires:

GRANTEE'S ADDRESS:

Best Assets -- CitiWest JV
3420 Norman Berry Drive, Suite 600
Atlanta, GA 30354
404-768-1400 na

GRANTOR'S ADDRESS:

HOMESIDE LENDING, INC.
8120 Nations Way
Jacksonville FL 32256
904-224-5647/800-638-5647

This instrument prepared by:
J. Gary Massey
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M #01-1919



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